

WHAT IS CLAIMED IS:

1. A risk assessment and management reporting method, comprising:

identifying a plurality of risk factors affecting an operation being managed;

evaluating each risk factor to determine at least two ranges of risk level values for each risk factor, each range of risk level values corresponding to a visual indicia;

determining actual risk level values for each of the plurality of risk factors; and

generating a risk management report having one of the visual indicia displayed in conjunction with each risk factor, the particular visual indicia being displayed being dependent on which of the at least two ranges of risk level values the actual risk level value for the associated risk factor is within.

2. A risk assessment and management reporting method according to claim 1, further comprising associating one of a plurality of different risk tolerance levels with each risk factor, the risk tolerance levels indicating a level of relevancy of the risk factor to the operation.

3. A risk assessment and management reporting method according to claim 2, wherein all risk factors having the same risk tolerance level are accumulated in a separate area of the report for each risk tolerance level.

4. A risk assessment and management reporting method according to claim 3, further comprising displaying in the report the actual risk level value for each risk factor in proximity to the risk factor and associated visual indicia.

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5. A risk assessment and management reporting method according to claim 4, wherein there are two ranges of risk level values, one range containing unacceptable risk level values, the other range containing acceptable risk level values.

6. A risk assessment and management reporting method according to claim 5, wherein the unique visual indicia associated with each range of risk level values comprises a color.

7. A risk assessment and management reporting method according to claim 6, wherein the colors are red and green.

8. A risk assessment and management reporting method according to claim 1, further comprising displaying in the report the actual risk level value for each risk factor in proximity to the risk factor and associated visual indicia.

9. A risk assessment and management reporting method according to claim 1, wherein there are two ranges of risk level values, one range containing unacceptable risk level values, the other range containing acceptable risk level values.

10. A risk assessment and management reporting method according to claim 9, wherein the unique visual indicia associated with each range of risk level values comprises a color.

11. A risk assessment and management reporting method according to claim 10, wherein the colors are red and green.

12. A risk assessment and management reporting method according to claim 1, wherein there are three ranges of risk level values, one range containing unacceptable risk level values, a second range containing marginal risk level values and the third range containing acceptable risk level values.

13. A risk assessment and management reporting method according to claim 12, wherein the unique visual indicia associated with each range of risk level values comprises a color.

14. A risk assessment and management reporting method according to claim 13, wherein the colors are red, yellow and green.

15. A risk assessment and the step of management reporting method according to claim 1, wherein generating the report comprises preparing a computerized spreadsheet having a first column identifying each of the plurality of risk factors in one of a plurality of rows of the spreadsheet and a second column displaying the unique indicia associated with each risk factor in the same one of the plurality of rows as the associated risk factor.

16. A risk assessment and management reporting method according to claim 15, wherein preparing the computerized spreadsheet further comprises programming a formula for each risk factor into the spreadsheet for comparing the actual risk level value of each risk factor to the at least two ranges of risk level values for each risk factor.

17. A risk assessment and management reporting method according to claim 16, further comprising programming a code

21. A risk assessment and management reporting method according to claim 20, wherein in the graphical risk management report all risk factors having the same risk tolerance level are accumulated in a separate area of the report for each risk tolerance level.

22. A risk assessment and management reporting method according to claim 21, further comprising displaying in the report the actual risk level value for each risk factor in proximity to the risk factor and associated visual indicia.

23. A risk assessment and management reporting method according to claim 22, wherein there are three ranges of risk level values, one range containing unacceptable risk level values, a second range containing marginal risk level values and the third range containing acceptable risk level values.

24. A risk assessment and management reporting method according to claim 23, wherein the unique visual indicia associated with each range of risk level values comprises a color.

25. A risk assessment and management reporting method according to claim 24, wherein the colors are red, yellow and green.

26. A risk assessment and management reporting method according to claim 25, further comprising displaying in the report the actual risk level value for each risk factor in proximity to the risk factor and associated visual indicia.

27. A risk assessment and management reporting method according to claim 18, wherein the financial institution being managed is a bank.

28. A risk assessment and management reporting method according to claim 18, wherein at least some of the plurality of the risk factors identified are selected from the group consisting of net interest income as a percent of average assets, return on common equity, legal risk self- assessment, investments as a percent of total assets, return on assets, and months since last approval of operations policies, latest compliance regulatory exam rating, quarterly teller over and short count, open audit and regulatory findings over twelve months old, variance of year-to-date budget versus actual operating income, number of branch manager meetings during past twelve months, current internal audit rating for each branch, number of branches reporting operating losses in last quarter, months since last approval of branch operations policy, loan allowance as a percentage of total loans, number of loan officers with portfolios greater than \$100 million, asset quality rating, percent of loans to total assets, net interest yield on loan portfolio, number of appraisals not reviewed by in-house reviewer, mortgage loans with expired hazard insurance, and percentage of total loans outside lending area of the Bank.

29. A risk assessment and management reporting system comprising:

means for identifying a plurality of risk factors associated with an operation being managed;

each of the risk factors having at least two different risk level value ranges, each risk level value range corresponding to a visual indicia;

an actual risk level value for each risk factor; and
a graphical risk management report on a computer,
the report having one of the visual indicia displayed in
conjunction with each risk factor, the particular visual
indicia being displayed being dependent on which of the ranges
of risk level values the actual risk level value for the
associated risk factor is within.

30. An assessment and risk management reporting system
according to claim 29, further comprising means for
associating one of a plurality of different risk tolerance
levels with each risk factor, the risk tolerance levels
indicating a level of relevancy of the risk factor to the
operation.

31. A risk management reporting system according to
claim 30, wherein all risk factors having the same risk
tolerance level are accumulated in a separate area of the risk
management report for each risk tolerance level.

32. Whereas risk and assessment and management reporting
system according to claim 31, the actual risk level value for
each risk factor is displayed in proximity to the risk factor
and associated visual indicia.

33. A risk assessment and management reporting system
according to claim 32, wherein the risk level value ranges
comprise one range containing unacceptable risk level values,
and the other range containing acceptable risk level values.

34. A risk assessment and management reporting system
according to claim 33, wherein the visual indicia associated

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with each range of risk level values comprises different colors.

35. A risk assessment and management reporting system according to claim 34, wherein the colors are red and green.

5 36. A risk assessment and management reporting system according to claim 29, wherein the actual risk level value for each risk factor in proximity to the risk factor displayed and associated visual indicia.

10 37. A risk assessment and management reporting system according to claim 29, wherein ranges of risk level values comprise one range containing unacceptable risk level values, and the other range containing acceptable risk level values.

15 38. A risk assessment and management reporting system according to claim 37, wherein the visual indicia associated with each range of risk level values comprises different colors.

39. A risk assessment and management reporting system according to claim 38, wherein the colors are red and green.

20 40. A risk assessment and management reporting system according to claim 29, wherein the ranges of risk level values comprised one range containing unacceptable risk level values, a second range containing marginal risk level values and a third range containing acceptable risk level values.

25 41. A risk assessment and management reporting system according to claim 40, wherein the visual indicia associated

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with each range of risk level values comprise different colors.

42. A risk assessment and management reporting system according to claim 41, wherein the colors are red, yellow and green.

43. A risk assessment and management reporting system according to claim 29, wherein the report comprises a computerized spreadsheet having a first column identifying each of the plurality of risk factors in one of a plurality of rows of the spreadsheet and a second column displaying the unique indicia associated with each risk factor in the same one of the plurality of rows as the associated risk factor and means for publishing the spreadsheet.

44. A risk assessment and management reporting system according to claim 43, wherein the computerized spreadsheet further comprises formula for each risk factor programmed into the spreadsheet, each formula comparing the actual risk level value of the associated risk factor to the at least two ranges of risk level values for the associated risk factor to determine which of the at least two ranges the actual risk level value is within.

45. A risk assessment and management reporting system according to claim 44, further comprising a code programmed into the spreadsheet for each formula for displaying one of the visual indicia in the second column dependent upon the result of comparing the actual risk level value to the at least two ranges of risk level values for each risk factor.

46. A risk assessment and management reporting system according to claim 29, wherein the operation being managed is a bank having a plurality of operational segments.

5 47. A risk assessment and management reporting system according to claim 46, further comprising means for sorting the risk factors according to the operational segment of the bank the risk factors affect.

10 48. A risk assessment and management reporting system according to claim 47, further comprising means for associating one of a plurality of different risk tolerance levels with each risk factor, the risk tolerance levels indicating a level of relevancy of the risk factor to the operation.

15 49. A risk assessment and management reporting system according to claim 48, wherein all risk factors having the same risk tolerance level are accumulated in a separate area of the report for each risk tolerance level.

20 50. A risk assessment and management reporting system according to claim 49, further comprising means for displaying in the report the actual risk level value for each risk factor in proximity to the risk factor and associated visual indicia.

25 51. A risk assessment and management reporting system according to claim 50, wherein the means for generating the report comprises a computerized spreadsheet having a first column identifying each of the plurality of risk factors in one of a plurality of rows of the spreadsheet and a second column displaying the indicia associated with each risk factor

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in the same one of the plurality of rows as the associated risk factor and means for publishing the spreadsheet.

52. A risk assessment and management reporting system according to claim 51, wherein the computerized spreadsheet further comprises a formula for each risk factor programmed into the spreadsheet, each formula comparing the actual risk level value of the associated risk factor to the at least two ranges of risk level values for the associated risk factor to determine which of the at least two ranges the actual risk level value is within.

53. A risk assessment and management reporting system according to claim 52, further comprising a code programmed into the spreadsheet for each formula for displaying one of the visual indicia in the second column dependent upon the result of comparing the actual risk level value to the at least two ranges of risk level values for each risk factor.

54. A risk assessment and management reporting system according to claim 53, further comprising a third column in the computerized spreadsheet for displaying the actual risk level value entered for each risk factor in the corresponding row of the spreadsheet.

55. A risk assessment and management reporting system according to claim 54, wherein the formula for each risk factor is programmed into the corresponding cell of the third column.

56. A risk assessment and management report comprising:
a plurality of separate visible areas each
corresponding to one of a plurality of different risk
tolerance levels;

5 a plurality of risk factors each associated with one
of the risk tolerance levels, all of the risk factors having
the same risk tolerance level being listed in the same
separate visible area;

10 at least two ranges of risk level values associated
with each of the plurality of risk factors, each of the at
least two ranges of risk level values corresponding to a
visual indicia;

15 each risk factor having an actual risk level value,
the actual risk level value for each risk factor and the
visual indicia corresponding to the range of risk level values
in which the actual risk level value of the risk factor is
within being displayed associated with their corresponding
risk factor in the corresponding separate area.

20 57. An assessment and management report according to
claim 56, further comprising a computerized spreadsheet for
displaying the plurality of risk factors and the associated
unique visual indicia.

25 58. An assessment and management report according to
claim 57, wherein for each risk factor, the at least two
ranges of risk level values are programmed into the
computerized spreadsheet as a formula for comparing with the
actual risk level value for the risk factor.

30 59. An assessment and management report according to
claim 58, further comprising a code programmed into the
computerized spreadsheet for each risk factor for displaying

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one of the unique visual indicia in association with the risk factor, dependent upon the result of the comparison of the actual risk level value to the at least two ranges of risk level value for the risk factor.

5 60. An assessment and management report according to claim 59, wherein the at least two ranges of risk level values for each risk factor comprises three ranges.

10 61. An assessment and management report according to claim 60, wherein the three ranges are an unacceptable value range, a marginal value range and an acceptable value range.

 62. An assessment and management report according to claim 61, wherein the visual indicia comprise different colors.

15 63. An assessment and management report according to claim 62, wherein the colors comprise red, yellow and green.

 64. An assessment and management report according to claim 56, wherein each of the visual indicia comprises a color.

20 65. An assessment and management report according to claim 64, wherein the colors for the visual indicia comprise red, yellow and green.

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